

Fill in this information to identify the case:

Debtor 1 Ben Bernard Mathis
Debtor 2 Keanna Shauntai Mathis
(Spouse, if filing)
United States Bankruptcy Court for the: District of South Carolina
(State)
Case number 17-04332-jw

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: The Secretary of Veterans Affairs, an Officer of the United States

Court claim no. (if known): 5

Last four digits of any number you use to identify the debtor's account: 3695

Date of payment change: 12/01/2021
Must be at least 21 days after date of this notice

New total payment: \$1,367.21
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment:

New escrow payment:

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current Interest Rate: 2.0000%

New interest rate: 3.0000%

Current principal and interest payment: \$998.06

New principal and interest payment: \$1,167.74

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Ben Bernard Mathis Case Number (if known) 17-04332-jw
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle Ghidotti Date 11/09/2021
Signature

Print: Michelle Ghidotti Title Bankruptcy Attorney
First name Middle Name Last name

Company GHIDOTTI | BERGER LLP

Address 1920 Old Tustin Avenue
Number Street

Santa Ana, CA 92705
City State Zip Code

Contact phone (949) 427-2010 Email: bknotifications@ghidottiberger.com

September 24, 2021

BEN B MATHIS

117 COTONEASTER DRIVE
COLUMBIA SC 29229

Loan Number:

Property Address: 117 COTONEASTER DRIVE
COLUMBIA SC 29229

Dear BEN B MATHIS:

Changes to Your Mortgage Interest Rate and Payments on 11/01/21.

Under the terms of your mortgage modification dated 11/1/18, you are coming up on a step change during which your interest rate will change to the next step rate. Per the terms of your modification agreement, your interest rate will change to 3.00000%, effective 11/01/21. This change in your interest rate will result in a new monthly payment of \$1167.74, and your first payment at the new adjusted amount is due 12/01/21. You will receive a letter notifying you of each step rate change.

The table below shows your existing rate and payment and your new rate and payment:

	Current Rate and Payment	New Rate and Payment
Interest Rate	2.00000%	3.00000%
Principal & Interest Payment	\$998.06	\$1167.74
Escrow (Taxes and Insurance)	\$199.47	\$199.47
Total Payment	\$1197.53	\$1367.21 Due 12/01/21

Licensed as Servis One, Inc. dba BSI Financial Services.

BSI NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



BSI Financial Services
314 S Franklin St. / Second Floor PO Box 517
Titusville PA 16354
Toll Free: 877-804-4832
Fax: 814-217-1366
myloanweb.com/BSI

Please note:

Your monthly payment includes an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable). If the cost of your homeowner's insurance, property taxes or other escrowed expenses increase, your monthly payment is subject to increase as well. The escrow payment amounts shown are based on current data and represent a reasonable estimate of expenditures for future escrow obligations; however, please note that your escrow payments may be adjusted periodically in accordance with applicable laws.

If You are unable to make your payments, please contact us immediately.

- Contact BSI Financial Services at 1-877-804-4832 as soon as possible.
- If you seek an alternative to the upcoming changes to your interest rate and payment, the following options may be possible (most are subject to lender approval):
 - Refinance your loan with another lender;
 - Modify your loan terms with us;
 - Sell your home and use the proceeds to pay off your current loan;
 - If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to enter into a short sale by selling your home and using the proceeds to pay off your current loan or to deliver to us a deed-in-lieu of foreclosure.
- If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov/mortgagehelp/>.

Sincerely,

BSI Financial Services
NMLS # 38078; # 126672

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

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CERTIFICATE OF SERVICE

On November 9, 2021, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR

Eric S Reed

eric.reedlawfirm@gmail.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May

Maben May

On November 9, 2021, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR

Ben Bernard Mathis

117 Cotoneaster Drive

Columbia, SC 29229

Keanna Shauntai Mathis

117 Cotoneaster Drive

Columbia, SC 29229

Trustee

William K. Stephenson, Jr.

PO Box 8477

Columbia, SC 29202

U.S. Trustee

US Trustee's Office

Strom Thurmond Federal Building

1835 Assembly Street

Suite 953

Columbia, SC 29201

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May

Maben May